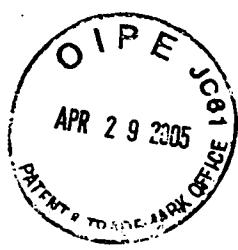


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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:



Moriyasu SUMI, et al. Attorney Docket Number: 108390-00050

Serial Number: 10/617,701 Confirmation Number: 3713

Filed: July 14, 2003 Art Unit: 3629

For: LOAN ASSET MANAGING SYSTEM AND LOAN ASSET MANAGING  
METHOD, AND RECORDING MEDIUM AND COMPUTER PROGRAM  
PRODUCT THEREFORINFORMATION DISCLOSURE STATEMENTCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Date: April 29, 2005

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the information items listed on the attached PTO/SB/08a and PTO/SB/08b. Unless otherwise indicated herein, one copy of each item is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the items be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date, OR (b) before the mailing date of a first Office Action on the merits in the present application, OR (c) accompanies a Request for Continued Examination. No certification or fee is required.

2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.

a. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).

b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

c. Check number in the amount of \$180.00 in payment of the fee under 37 CFR §1.17(p). Please charge any fee deficiency or credit any overpayment to Deposit Account Number 01-2300 as needed to ensure consideration of the disclosed information.

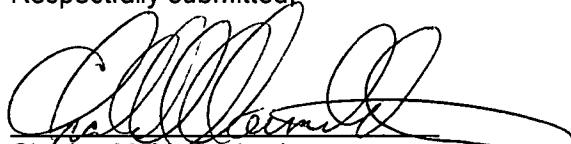
3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Applicants hereby petition that the Information Disclosure Statement be considered. Attached is our check number in the amount of \$180.00 in payment of the petition fee under 37 CFR §1.17(i)(1). Please charge any fee deficiency or credit any overpayment to Deposit Account Number 01-2300 as needed to ensure consideration of the disclosed information.

a. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).

b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).

4. The references were cited during prosecution of a foreign application. A copy and an English language translation of the Office Action are attached for the Examiner's information.

Respectfully submitted,



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Enclosures: PTO/SB/08a, PTO/SB/08b, Office Action, References (2)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTQ

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

**Form PTO/SB/08a**

**Complete if Known**

Application Number	10/617,701
Filing Date	July 14, 2003
First Named Inventor	Moriyasu SUMI, et al.
Art Unit	3629
Examiner Name	
Attorney Docket Number	108390-00050

Sheet 1 of 1

108390-00050

## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

Examiner Signature	/Clement Graham/	Date Considered	05/20/2008
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code. <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.

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Substitute for form 1449B/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>Form PTO/SB/08b</b>				Application Number	10/617,701
				Filing Date	July 14, 2003
				First Named Inventor	Moriyasu SUMI, et al.
				Art Unit	3629
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	108390-00050

## NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Clement Graham/	Date Considered	05/20/2008
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